

United States Bankruptcy Court
Eastern District of New YorkIn re:
Kevin M Rickert
DebtorCase No. 18-47388-ess
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin
Form ID: 318DF7Page 1 of 2
Total Noticed: 23

Date Rcvd: Apr 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2019.

db Kevin M Rickert, 46 Eleanor Pl, Staten Island, NY 10303-2138
 smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3739
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Apr 15 2019 18:51:08
 NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
 smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Apr 15 2019 18:50:41
 Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
 9427384 EDI: CAPITALONE.COM Apr 15 2019 22:38:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
 9427385 EDI: CAPITALONE.COM Apr 15 2019 22:38:00 Capital One NA, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 9427386 EDI: CHASE.COM Apr 15 2019 22:38:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 9427387 EDI: CHASE.COM Apr 15 2019 22:38:00 Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
 9427388 EDI: CITICORP.COM Apr 15 2019 22:38:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
 9427389 EDI: DISCOVER.COM Apr 15 2019 22:38:00 Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
 9427390 EDI: DISCOVER.COM Apr 15 2019 22:38:00 Discover Financial, PO Box 3025, New Albany, OH 43054-3025
 9427391 EDI: CBSKOHLS.COM Apr 15 2019 22:38:00 Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120
 9427391 E-mail/Text: bncnotices@becket-lee.com Apr 15 2019 18:50:16 Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120
 9427392 EDI: CBSKOHLS.COM Apr 15 2019 22:38:00 Kohls/capone, PO Box 3115, Milwaukee, WI 53201-3115
 9427392 E-mail/Text: bncnotices@becket-lee.com Apr 15 2019 18:50:16 Kohls/capone, PO Box 3115, Milwaukee, WI 53201-3115
 9427393 +E-mail/Text: bk@lendingclub.com Apr 15 2019 18:50:56 Lending Club Corp, 71 Stevenson St, San Francisco, CA 94105-2985
 9427394 E-mail/Text: bk@lendingclub.com Apr 15 2019 18:50:56 LendingClub, Attn: Bankruptcy, 71 Stevenson St Ste 1000, San Francisco, CA 94105-2967
 9427395 EDI: AGFINANCE.COM Apr 15 2019 22:38:00 Onemain, PO Box 1010, Evansville, IN 47706-1010
 9427396 EDI: AGFINANCE.COM Apr 15 2019 22:38:00 Onemain Financial, Attn: Bankruptcy, 601 NW 2nd St, Evansville, IN 47708-1013
 9427397 EDI: RMSC.COM Apr 15 2019 22:38:00 Syncb/jc Penney Dc, PO Box 965007, Orlando, FL 32896-5007
 9427398 EDI: RMSC.COM Apr 15 2019 22:38:00 Syncb/lowes, PO Box 956005, Orlando, FL 32801
 9427399 EDI: RMSC.COM Apr 15 2019 22:38:00 Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064
 9427400 EDI: RMSC.COM Apr 15 2019 22:38:00 Synchrony Bank/ Jc Penney, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
 9427401 EDI: RMSC.COM Apr 15 2019 22:38:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2019

Signature: /s/Joseph Speetjens

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Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2019 at the address(es) listed below:

Gregory Messer gremesser@aol.com, lduc@aol.com, gmesser@messer-law.com,
mwilliams@messer-law.com, ny54@ecfcbis.com
Kevin Zazzeri on behalf of Debtor Kevin M Rickert kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR. ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 **Kevin M Rickert**
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing)
 First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8201**
 EIN **-----**
 Social Security number or ITIN **-----**
 EIN **-----**

United States Bankruptcy Court **Eastern District of New York**Case number: **1-18-47388-ess****Order of Discharge and Final Decree**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Kevin M Rickert

IT IS FURTHER ORDERED:

- Gregory Messer (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: April 15, 2019

s/ Elizabeth S. Stong
 United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.